A B S T R A C T

A multi-function transaction terminal that includes a housing, a display, a user input, a transaction processor, and a payment receiver. The transaction processor is structured to identify and validate a payment amount provided by a user via the payment receiver, and a card dispenser is structured to dispense a transaction card to a user that has a predefined value associated therewith in accordance with the payment amount. Additionally, a personal identification input device may be provided and structured to obtain personal identification data, such as a fingerprint or photo from the user, the transaction processor structured to associate the personal identification date with the user account.